

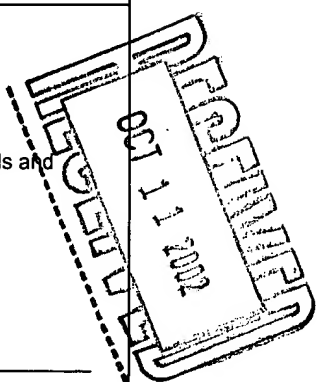


216, L 6
131
+
10-11-02

PTO/SB/21 (modified)
Approved for use through xx/xx/xx, OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM (to be used for all correspondence during pendency of filed application)	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/782,681
			Filing Date	February 12, 2002
			First Named Inventor	Walter Lee et al.
			Confirmation No.	8993
			Group Art Unit Number	2161
			Examiner Name	Not yet known
Total Number of Pages in This Submission		4**	Attorney Docket Number	13553-05050

ENCLOSURES (check all that apply)	
<input type="checkbox"/> Fee Transmittal Form (in duplicate) <input type="checkbox"/> Check Enclosed	<input type="checkbox"/> Issue Fee Transmittal
<input checked="" type="checkbox"/> Return Receipt Postcard	<input type="checkbox"/> Letter to Chief Draftsperson
<input type="checkbox"/> Response to Notice to File Missing Parts	<input type="checkbox"/> Formal Drawing(s): [] Sheet(s) of Figure(s) []
<input type="checkbox"/> Copy of Notice to File Missing Parts	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Declaration	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Power of Attorney	<input type="checkbox"/> Certified Copy of Priority Document(s)
<input checked="" type="checkbox"/> Information Disclosure Statement & PTO-1449 <input checked="" type="checkbox"/> Copies of IDS Cited References	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Request for Corrected Filing Receipt	
<input type="checkbox"/> Application Data Sheet	
<input type="checkbox"/> Amendment/Response: [] Page(s) <input type="checkbox"/> After Final	
<input type="checkbox"/> Status Request	
<input type="checkbox"/> Revocation and Power of Attorney	



RECEIVED
OCT 08 2002
GROUP 3600

REMARKS: ** IDS references are not included in the total pages submitted.

SIGNATURE OF ATTORNEY OR AGENT		
Signature:		
Attorney/Reg. No.:	Daniel R. Brownstone, Registration No. 46,581	Dated: 25 Sept 2002

CERTIFICATE OF MAILING		
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: BOX NON-FEE AMENDMENT, Commissioner for Patents, Washington, D.C. 20231 on the date shown below		
Signature:		
Typed or Printed Name:	Daniel R. Brownstone	Dated: 25 Sept 2002



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Walter Lee et al.
APPLICATION NO.: 09/782,681
FILING DATE: February 12, 2001
TITLE: IDENTIFICATION AND MANAGEMENT OF FRAUDULENT
CREDIT/DEBIT CARD PURCHASES AT MERCHANT
ECOMMERCE SITES
CONFIRMATION NO.: 8993
EXAMINER: Not yet known
GROUP ART UNIT: 2161
ATTY. DKT. NO.: 13553-05050

RECEIVED

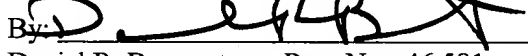
OCT 08 2002

GROUP 3600

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: BOX NON-FEE AMENDMENT, Commissioner For Patents, Washington, D.C. 20231, on the date shown below:

Dated: 25 Sept 2002

By: 
Daniel R. Brownstone, Reg. No.: 46,581

BOX NON-FEE AMENDMENT
COMMISSIONER FOR PATENTS
WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT

Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449/PTO-8A listing references for consideration by the Examiner. Enclosed is a copy of each listed reference that may be material to the examination of this application, and for which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

PATENT

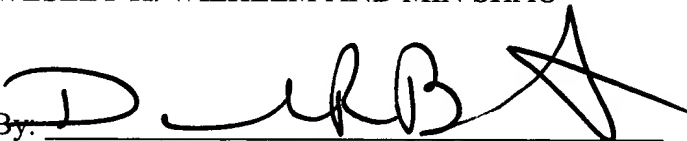
This Information Disclosure Statement is being filed before the mailing date of a first office action on the merits.

Applicant submits that no fee is required for the consideration of this Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
WALTER W. LEE, JOSEPH, P. MILANA
WESLEY K. WILHELM AND MIN SHAO

Dated: 25 Sept 2002 .

By: 

Daniel R. Brownstone, Reg. No.: 46,581
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
Tel.: (415) 875-2358
Fax.: (415) 281-1350



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application No.	09/782,681
				Filing Date	February 12, 2001
				First Named Inventor	Walter Lee et al.
				Art Unit	2161
				Examiner Name	Not yet known
Sheet	1	of	1	Attorney Docket Number	13553-05050

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document No. Number – Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		US-		
		US-		
		US-		

RECEIVED
OCT 08 2002

FOREIGN PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ – Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document

GROUP 3600

OTHER REFERENCES – NON-PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ⁶
	C1	Humpert, B., <i>Neurocomputing in Financial Services</i> , Expert Systems for Information Management, Vol. 2, No. 3, pp.172-199 (1989).	
	C2	O'Heney, S., <i>Banks Finally Solve AI Mystery</i> , Computers in Banking (1990).	

13553/05050/SF/5084101.1

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609.

Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.